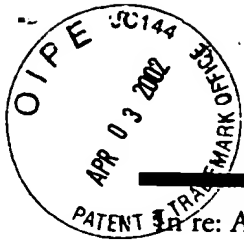


IN THE UNITED STATES PATENT AND TRADEMARK OFFICE



Re: Application of: Cohen

Patent Application

Serial No.: 09/955,464

Filing Date: 9/18/2001

For: Systems for Financial and
Electronic Commerce

Attorney Docket No.: 4018.016

Commissioner of Patents
Washington, D.C. 20231

Response to Notice dated March 14, 2002

Further to the Response to the Notice of Incomplete Reply dated 3/14/02 enclosed please find a copy of the notice; an abstract set forth on a separate sheet; and a check for \$460 in payment of the necessary fees. A three month extension of the time provided for response is respectfully requested.

Should any further amounts or any extensions be required, such extensions are requested, and the Commissioner is hereby authorized to debit Deposit Account No. 50-1604 for any additional fees that may be necessary in conjunction with the present application, and to credit any overpayment thereto.

Dated: March 25, 2002

Respectfully submitted,

Morris E. Cohen (Reg. No. 39,947)
1122 Coney Island Avenue, Suite 217
Brooklyn, New York 11230
(718) 859-8009 (telephone)
(718) 859-3044 (facsimile)



UNITED STATES PATENT AND TRADEMARK OFFICE

COMMISSIONER FOR PATENTS
UNITED STATES PATENT AND TRADEMARK OFFICE
WASHINGTON, D.C. 20231
www.uspto.gov

APPLICATION NUMBER	FILING/RECEIPT DATE	FIRST NAMED APPLICANT	ATTORNEY DOCKET NUMBER
09/955,464	09/18/2001	Morris E. Cohen	4018.016

CONFIRMATION NO. 7728

FORMALITIES LETTER



OC000000007641784

Morris E. Cohen
Suite 217
1122 Coney Island Avenue
Brooklyn, NY 11230-2345

Date Mailed: 03/14/2002

NOTICE OF INCOMPLETE REPLY (NONPROVISIONAL)

Filing Date Granted

The U.S. Patent and Trademark Office has received your reply on 02/15/2002 to the Notice to File Missing Parts (Notice) mailed 10/24/2001 and it has been entered into the nonprovisional application. The reply, however, does not include the following items required in the Notice.

The period of reply remains as set forth in the Notice. You may, however, obtain EXTENSIONS OF TIME under the provisions of 37 CFR 1.136 (a) accompanied by the appropriate fee (37 CFR 1.17(a)).

A complete reply must be timely filed to prevent ABANDONMENT of the above-identified application.

The application is informal since it does not comply with the regulations for the reason(s) indicated below.

The required item(s) identified below must be timely submitted to avoid abandonment:

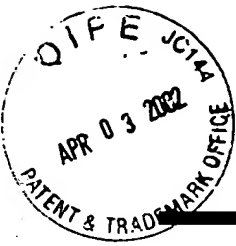
- Abstract must be on a separate sheet.

*A copy of this notice **MUST** be returned with the reply.*

Customer Service Center

Initial Patent Examination Division (703) 308-1202

PART 2 - COPY TO BE RETURNED WITH RESPONSE



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re: Application of: Cohen

Patent Application

Serial No.: 09/955,464

Filing Date: 9/18/2001

For: Systems for Financial and
Electronic Commerce

Attorney Docket No.: 4018.016

Commissioner of Patents
Washington, D.C. 20231

**Request for Correction of the Filing Receipt and File to
Set Forth Missing Priority Claims**

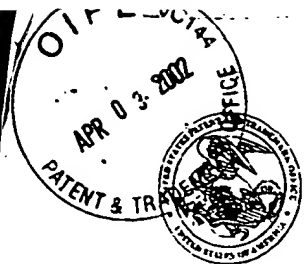
It is requested that the filing receipt and file in this matter be corrected to set forth two missing priority claims (U.S. Nonprovisional Application Serial No. 09/280,483 filed March 30, 1999, and U.S. Nonprovisional Application Serial No. 09/369,902 filed August 6, 1999). These priority claims were listed in the specification at the time of filing of the application, but are missing from the filing receipt. A marked up corrected filing receipt is enclosed. Correction is respectfully requested.

Dated: March 25, 2002

Respectfully submitted,

A handwritten signature in cursive script, appearing to read "morris e. cohen".

Morris E. Cohen (Reg. No. 39,947)
1122 Coney Island Avenue, Suite 217
Brooklyn, New York 11230
(718) 859-8009 (telephone)
(718) 859-3044 (facsimile)



UNITED STATES PATENT AND TRADEMARK OFFICE

COMMISSIONER FOR PATENTS
UNITED STATES PATENT AND TRADEMARK OFFICE
WASHINGTON, D.C. 20231
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APPLICATION NUMBER	FILING DATE	GRP ART UNIT	FIL FEE REC'D	ATTY. DOCKET NO	DRAWINGS	TOT CLAIMS	IND CLAIMS
09/955,464	09/18/2001	2164	0.00	4018.016	6	37	6

CONFIRMATION NO. 7728

FILING RECEIPT



OC00000006963592

Morris E. Cohen
Suite 217
1122 Coney Island Avenue
Brooklyn, NY 11230-2345

Date Mailed: 10/24/2001

Receipt is acknowledged of this nonprovisional Patent Application. It will be considered in its order and you will be notified as to the results of the examination. Be sure to provide the U.S. APPLICATION NUMBER, FILING DATE, NAME OF APPLICANT, and TITLE OF INVENTION when inquiring about this application. Fees transmitted by check or draft are subject to collection. Please verify the accuracy of the data presented on this receipt. If an error is noted on this Filing Receipt, please write to the Office of Initial Patent Examination's Customer Service Center. Please provide a copy of this Filing Receipt with the changes noted thereon. If you received a "Notice to File Missing Parts" for this application, please submit any corrections to this Filing Receipt with your reply to the Notice. When the USPTO processes the reply to the Notice, the USPTO will generate another Filing Receipt incorporating the requested corrections (if appropriate).

Applicant(s)

Morris E. Cohen, Brooklyn, NY;

Domestic Priority data as claimed by applicant

THIS APPLICATION IS A CON OF PCT/US00/07457 03/20/2000
AND CLAIMS BENEFIT OF 60/079,884 03/30/1998
AND CLAIMS BENEFIT OF 60/095,770 08/07/1998
AND CLAIMS BENEFIT OF 60/125,008 03/18/1999
AND CLAIMS BENEFIT OF 60/130,600 04/22/1999
AND CLAIMS BENEFIT OF 60/130,599 04/22/1999
AND CLAIMS BENEFIT OF 60/138,428 06/10/1999
AND CLAIMS BENEFIT OF 60/139,167 06/15/1999
AND CLAIMS BENEFIT OF 60/161,283 10/25/1999
AND CLAIMS BENEFIT OF 60/165,231 11/11/1999

AND CIP OF 09/280,483 filed 3-30-99

Foreign Applications AND CIP OF 09/369,902 filed 8-6-99

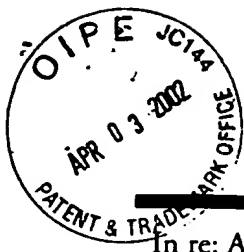
If Required, Foreign Filing License Granted 10/24/2001

Projected Publication Date: To Be Determined - pending completion of Missing Parts

Non-Publication Request: No

Early Publication Request: No

** SMALL ENTITY **



COPY OF PAPERS
ORIGINALLY FILED

Receiv

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re: Application of: Cohen

Patent Application

Serial No.: 09/955,464

Filing Date: 9/18/2001

For: Systems for Financial and
Electronic Commerce

Attorney Docket No.: 4018.016

Commissioner of Patents
Washington, D.C. 20231

Transmittal Letter

Enclosed please find: (a) a Response to the Notice of Incomplete Reply dated 3/14/02, including a request for a three month extension of the time provided for response; (b) a copy of the notice; (c) an abstract set forth on a separate sheet; (d) a check for \$460 in payment of the necessary fees; (e) a Request for Correction of the Filing Receipt and File to Set Forth Missing Priority Claims; and (f) a marked-up filing receipt. Should any further amounts or any extensions be required, such extensions are requested, and the Commissioner is hereby authorized to debit Deposit Account No. 50-1604 for any additional fees that may be necessary in conjunction with the present application, and to credit any overpayment thereto.

Dated: March 25, 2002

Respectfully submitted,

maff

Morris E. Cohen (Reg. No. 39,947)
1122 Coney Island Avenue, Suite 217
Brooklyn, New York 11230
(718) 859-8009 (telephone)
(718) 859-3044 (facsimile)

04/08/2002 MWOLDER1 00000099 09955464

01 FC:217

460.00 DP

CERTIFICATE OF MAILING (FIRST CLASS MAIL)

I hereby certify that this correspondence is being deposited with the United States Postal Service as First Class Mail, postage prepaid, in an envelope addressed to the Commissioner of Patents, Washington, D.C. 20231 on the date listed below.

maff
Morris E. Cohen

Mailing Date: March 25, 2002